

**From:** Brian Smith <resonant.insight@gmail.com>  
**Sent:** Thursday, September 24, 2015 10:26 PM  
**To:** EBSA, E-ORI - EBSA  
**Cc:** Brian Smith  
**Subject:** RIN 1210-AB32

To whom this may concern,

I am an individual who uses options to protect and enhance income from my IRA. When people use these vehicles properly, they are effective tools for enhancing retirees income. The governments concern about how people may be exposed to inappropriate advice is appropriate but removing techniques/ tools for investors is not a wise decision.

Regulation of inappropriate advisors/ advice is the problem. Problems will exist regardless of the tools that are restricted. I have heard of numerous practices that are inappropriate [in my humble opinion] and they really have little to do with the tools that investors use. Advisors typically circumvent whatever constrains their schemes. So the key is making individuals aware of the key questions and easier background checks. Allowing their clients to rate service is also a democratic way to discipline advisors. We have examples of retail businesses that depend on 3rd party ratings to ensure quality.

Restricting citizens options is a crude and harmful way to go about constraining inappropriate advice.

Sincerely,

Brian R. Smith

Please feel free to contact me regarding any comments.